

SERFF Tracking Number:	AXSS-128227360	State:	Arkansas
Filing Company:	AXIS Insurance Company	State Tracking Number:	
Company Tracking Number:	BSAS-009-0211		
TOI:	H04 Health - Blanket Accident/Sickness	Sub-TOI:	H04.001 Student
Product Name:	Student Accident & Sickness		
Project Name/Number:	PPACA Amendatory Endorsement/BSAS-009-0211		

Filing at a Glance

Company: AXIS Insurance Company

Product Name: Student Accident & Sickness

TOI: H04 Health - Blanket Accident/Sickness

Sub-TOI: H04.001 Student

Filing Type: Form

SERFF Tr Num: AXSS-128227360 State: Arkansas

SERFF Status: Closed-Approved-Closed
Closed

Co Tr Num: BSAS-009-0211

Author: Susan Kalmus

Date Submitted: 04/03/2012

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 04/04/2012

Disposition Status: Approved-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: PPACA Amendatory Endorsement

Project Number: BSAS-009-0211

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Blanket

Filing Status Changed: 04/04/2012

State Status Changed: 04/04/2012

Created By: Susan Kalmus

Corresponding Filing Tracking Number:

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Healthcare.gov ID:

Filing Description:

AXIS Insurance Company is submitting the captioned Blanket Student Medical Amendment for your review and approval. The Amendment will be used with our Student Accident [&Sickness] policy form number BSAS-001-0211-AR that was previously submitted and approved on 3/2/2011. The SERFF tracking number of the approved policy is AXSS-127018063 and the state tracking number is 48000.

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: Susan Kalmus

The purpose of this Amendatory Endorsement is to bring our forms into compliance with PPACA with regards to

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Preventative Services for both adult and children as well as revise our Emergency language to allow for the requirements of federal health care reform. We are not deleting any preventative language since any non-mandated language is bracketed and can be removed however we are adding the two new benefit options for adults and children that use the specific federal wording. If these two benefits are used then benefits like the Routine Adult Annual Physical, Well Child benefit, Immunizations etc would not be used.

The Emergency Room Benefit is being replaced by the Emergency Services Benefit to allow for the federal rule of equal coinsurance reimbursement rates in the PPO schedule for true emergencies, and to distinguish between Emergency and Non-Emergency use of the Emergency Room.

We do not anticipate any impact to the rates since the new benefits would be replacing similar benefits already in the schedule therefore we are only submitting the revised benefit language.

I trust that you will find this submission in order; however, should you have any questions or need additional information, please do not hesitate to contact me directly at 609-375-9162.

State Narrative:

Company and Contact

Filing Contact Information

Susan Kalmus, Product Development susan.kalmus@axiscapital.com
Specialist
1 University Square Drive 609-375-9162 [Phone]
Princeton, NJ 08540

Filing Company Information

AXIS Insurance Company CoCode: 37273 State of Domicile: Illinois
11680 Great Oaks Way Group Code: 3416 Company Type: Property &
Casualty
Ste. 500 Group Name: AXIS Specialty State ID Number:
Alpharetta, GA 30022 FEIN Number: 39-1338397
(678) 746-9000 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00

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Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AXIS Insurance Company	\$50.00	04/03/2012	57690378

<i>SERFF Tracking Number:</i>	<i>AXSS-128227360</i>	<i>State:</i>	<i>Arkansas</i>
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	04/04/2012	04/04/2012

<i>SERFF Tracking Number:</i>	<i>AXSS-128227360</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 04/04/2012

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Supporting Document	readability	Approved-Closed	Yes
Form	Amendment	Approved-Closed	Yes

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Company Tracking Number: BSAS-009-0211

TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.001 Student

Product Name: Student Accident & Sickness

Project Name/Number: PPACA Amendatory Endorsement/BSAS-009-0211

Form Schedule

Lead Form Number: BSAS-009-0212

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 04/04/2012	BSAS-009-0211	Policy/Cont Amendment ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		49.000	BSAS-009-0211.pdf

[LOGO]

AXIS INSURANCE COMPANY
(A Stock Company)
[11680 Great Oaks Way, Ste. 500
Alpharetta, GA 30022]

BLANKET STUDENT ACCIDENT [& SICKNESS] POLICY AMENDMENT

This Amendment is attached to and made part of the Policy effective [Month Day, Year] at 12:01 AM, Standard Time. Any changes in coverage apply only with respect to covered losses that occur on or after that date.

The Routine Annual Physical, Well Child Care & Immunization benefits are being deleted from the Additional Benefits Section.

The following two benefits are being added to the Additional Benefits section:

Preventative Care – Adults

The Company will pay the Covered Expenses incurred for adult preventative health care services for an Insured Person as shown in the Schedule of Benefits. Benefits for adult preventative health care services are exempt from any copayment, coinsurance, deductible, or dollar limit provisions in the Policy.

Definitions:

Preventative Care means Physician- delivered or Physician-supervised services for eligible Insured Persons over the age of eighteen (18), as recommended by the United States Preventative Services Task Force (USPSTF) with a grade of A or B., any recommended immunizations by the Advisory Committee on Immunization Practices (ACIP) that have been adopted by the Director of the Centers for Disease Control and Prevention or the Health Resources and Services Administration (HRSA).

Preventative Care – Child

The Company will pay the Covered Expenses incurred for child preventative health care services for an Insured Dependent as shown in the Schedule of Benefits. Benefits for child preventative health care services are exempt from any copayment, coinsurance, deductible, or dollar limit provisions in the Policy.

Definitions:

Preventative Care means Physician- delivered or Physician-supervised services for eligible Insured Persons through the age of eighteen (18), as recommended by the United States Preventative Services Task Force (USPSTF) with a grade of A or B. Any recommended immunizations by the Advisory Committee on Immunization Practices (ACIP) that have been adopted by the Director of the Centers for Disease Control and Prevention or the Health Resources and Services Administration (HRSA).

The Emergency Room Treatment Benefit is deleted in its entirety and replaced with the Emergency Room Services Benefit.

Emergency Room Services

The Company will pay the Covered Expenses incurred for treatment performed in the emergency room of a Hospital, up to the benefit amount shown in the Schedule of Benefits provided such services are required to treat a Medical Emergency. When emergency room treatment is immediately followed by admission to a Hospital, such treatment will be a Hospital Miscellaneous Expense. [Services rendered after the Insured Person is stabilized shall be treated as Hospital Miscellaneous Expenses. An Insured Person will be deemed to be stabilized when transferring the Insured Person from the Hospital would not cause material deterioration to his or her condition, regardless of whether the Insured Person is transferred from the Hospital.]

[The Company will also pay Covered Expenses incurred for emergency room services of a Sickness]. [An Insured Person must begin receiving services, supplies or treatment within [24-72 hours] from the time of Accident in order for it to be considered a covered Injury]

[We will pay the Covered Expenses for treatment of a Medical Emergency rendered in a Non-Preferred Hospital the same way we pay Covered Expenses in a Preferred Hospital.]

Services rendered in the emergency room of a Hospital for a condition that is not a Medical Emergency shall be treated as Non-emergency use of the emergency room

This Amendment expires concurrently with the Policy and is subject to all of the provisions, limitations and conditions of the Policy except as they are specifically modified by this Amendment.

The President and Secretary of AXIS Insurance Company witness this Amendment:

[



Secretary

]

[



President

]

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Approved-Closed	04/04/2012
Bypass Reason:	Amendment only		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	04/04/2012
Bypass Reason:	NA-amendment only		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	PPACA Uniform Compliance Summary	Approved-Closed	04/04/2012
Bypass Reason:	NA-amendment only filing		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	readability	Approved-Closed	04/04/2012
Comments:			
Attachment:			
BSAS-009-0211 Amendmentreadability.pdf			

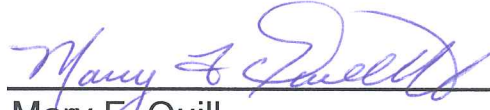
READABILITY CERTIFICATION

To Whom It May Concern:

This is to certify that the attached forms achieved a Flesch Reading Ease Score and are in compliance with applicable laws and regulations as follows:

Form #	Title	Flesch Score
BSAS-009-0211	Amendment (PPACA)	49

Axis Insurance Company



Mary F. Quill

VP – Product & Marketing

April 3, 2012

Date